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organization, all of which—in theory at least—can easily be remedied. Poverty in the new scheme will be due to a fundamentally different inadequacy, the inability to secure the necessary means of production. It is a permanent, and even progressive, inadequacy, which must get worse with the continued process of production. For the same process that leads to accumulation of capital (in the modern sense of the word) in the hands of the owner of the adequate means of production will render more and more remote the chances of their acquisition by the people who are as yet without them. Economic inequality in its most extreme form, *latifundia* existing side by side with a landless proletariat, will be the final result.

These grave consequences can be avoided, and the valuable elements in the new policy saved, I think, by slowing-up the transformation of the agricultural system of the country until a corresponding transformation of the labour organization can be achieved. The increase in the cost of the means of production must be met by widening the basis of the co-operative unit which makes itself responsible for the maintenance of labour in this sense into co-operative societies. Co-operative societies, which could buy the new means of production from common funds, and would jointly own ploughs and cattle, would enable also the less prosperous farmer to profit from the technical improvements. A co-operative society which would include, for example, all the owners of adjacent fields would also be able to utilize ploughing to the fullest advantage without incurring the danger of large-scale land-exchange. The increase in the extent of cultivation would be gradual and well controlled, and the traditional labour-unit not rendered useless overnight; it would still be useful for supplementary farm-work (in the traditional fashion) at times when plough and cattle are employed on the field of a fellow member of the farm co-operative.[1]

RISK AND INSURANCE

Every productive organization must include in its calculations the factor of risk and insurance against risk. Certain risks are over and above the normal in that they are due to accidents outside the productive system itself, and beyond the range of foresight which the producers

[1] When I discussed this question in a lecture given at the Summer School for Colonial Studies in Oxford, in 1937 (see the *Summary of Lectures*), I was attacked by a member of the audience for attempting to 'boost poverty'. Now, this is a serious charge. However, I hope to have made it clear that my attempt was not towards fostering poverty or pampering backwardness, but towards avoiding a development which would create, and make permanent, the most dangerous form of poverty and economic dependence. To organize the less prosperous so that they should not be left behind in economic progress does in no way imply putting obstacles in the way of the more enterprising. 'The rich', as the chairman, who came to my assistance in the discussion, put it, 'will look after themselves.' It is interesting to note in this connexion that when mixed farming was discussed at the Residents' Conference in 1936 one Resident suggested that it might be feasible to utilize the Hausa *gaya* (collective farm-work) for the new agricultural organization. I presume that he, too, had in mind a co-operative organization of the kind suggested above.

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456 can normally exercise. Such are wars, slave-raids, political abuses which might deprive a group of the fruits of its labour, the loss of a member of the working group through imprisonment, or—to-day—unexpected fluctuations in the market for export commodities. The insurance which the Nupe productive system can provide against risks of this kind is, of necessity, limited in scope and efficiency. I have spoken already of certain forms which this insurance took in the traditional society: clientship and political allegiance. More interesting to us here are risks which are inherent in the productive organization itself, and which represent 'normal' risks in the sense that experience shows them to be ever present. Into this category come risks due, for example, to a failure of the crop, to marketing difficulties, a temporary economic stringency, or a temporary deficiency in the labour organization owing to illness or old age of individual members of the labour-unit. With risks of this kind the Nupe productive system is well equipped to deal, either through its normal labour organization or through certain mechanisms specially devised to provide 'insurance'.

456 592 The 'normal' risks in agriculture are insured against by means of the very constitution of the *efakó*, the co-operative labour-unit. A large co-operative group is capable of utilizing fully the highly diversified agricultural technique of the country, and of spreading cultivation, both locally and with regard to the crops grown, so as to eliminate the risk of a total failure. In a large working-unit it is also comparatively easy to make up for the temporary elimination of a worker. In a group of this kind invalid or aged group members can be assigned lighter work, or can even be supported by the rest of the group without doing any work. The smaller the group the more difficult it becomes to distribute tasks in this fashion, to spare a worker, and feed an 'extra mouth'. In the small, two-men or one-man labour-unit, the retirement of a member means the end of the working group, and his support places a heavy strain on the remaining organization. A new *ad hoc* arrangement may become necessary, in which independent small labour-units have to combine to maintain the retired member. Here is an instance which I noted in a *tunga* near Bida: a family of five was divided in two labour-units, one consisting of two adults, and the other of an old man, their father, who worked together with his two young grandsons. As his labour-unit could not produce enough for food and tax, the sons contributed ten bundles of grain a year towards the cost of their father's household.[1] That a situation of this kind may, in an extreme case, lead to a complete break-down of the 'insurance' scheme could be seen from household budget C quoted above,[2] which showed an old man and an invalid still depending on their own greatly reduced working capacity. Another example is that of a farmer who had hurt his arm and, having been disabled for one year, became a temporary labourer the following year to make up for the losses he had sustained.

456 467 The group co-operation in the guild-organized crafts similarly provides insurance against 'normal' risks. The guild organization, as we

[1] An analogous example from a family of craftsmen was quoted above, in household budget E.

[2] [See p. 341, cat. 116 – Analyst.]

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have seen, not only supplies its members with efficient training, but also guarantees, to some extent, a steady market for their products. The guild-head, moreover, is enabled by the special resources involved in his position to act as the 'banker' of the group and come to the financial assistance of individual members.

Certain other economic arrangements designed to provide insurance operate outside the labour-unit, and are thus of special importance for the individual craftsmen and the free professions. The familiar recourse to clientship is a first instance. By sacrificing part of his personal freedom as well as his earnings, the *bara* buys the patronage of an influential person. Though this patronage will be appealed to specially against the 'extraneous' risks due to political factors, it plays a part also in more 'normal' circumstances. Thus I found that a barber had recently become the client of a certain nobleman in his quarter of the town in order to secure a regular and good clientele; it is significant that the father of the barber had not been a *bara*, i.e. had not felt the need to 'insure' his more prosperous business. A young hat-maker told me that he intended to attach himself as *bara* to an influential rank-holder, with whose help he hoped to start business as a trader. I have also spoken of the Mallams and drummers, to whom clientship means the guarantee of success in their profession.

A different method of insuring against risks is embodied in the practice of borrowing money. 'Pawning' represents the firmly institutionalized form of borrowing—an institution which provides against normal as well as abnormal risks, and in which a social relationship closely akin to that of patron and client forms the basis of the financial transaction. Other forms of borrowing occur irregularly, and with a narrow scope. No professional money-lenders exist; the individual in need of money borrows it mostly from close relations, more rarely from friends or 'patrons'. The most frequent form of borrowing is for a husband to borrow from his wife. An indirect form of borrowing money from one's wife, not uncommon in Bida, is the practice of wealthy women to contribute to the bride-price of their sons and to other expenses, which, in accordance with Nupe kinship ideas, should be borne by the father.

A final insurance arrangement is provided in a specific financial institution operating somewhat on the lines of a 'pooling club'. It is called *dashi* in Nupe (*adashi* in Hausa) and plays—or used to play—a very important part in Nupe economy. We must describe it here in detail.

The *dashi* is a pure business arrangement, a free association of a number of men and women who agree to enter this financial co-operation for a certain limited period. Each member undertakes to pay regularly (for example, every week, or five days, or every month) a certain amount of money into a common fund, as many times as the group numbers members. Each time when the contributions have been collected a different member is entitled to draw the total fund, until every member has had his share. Members may also contribute double subscriptions, and then be entitled to two 'draws' in the course of the *dashi*. The allotment of the fund does not follow a fixed rule, but is left to the head of the group to work out. A member who is urgently in need of money can

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request to be considered out of his turn. He can thus put his hands at once on a sum of money for which, normally, he would have had to save for weeks or months. In this, then, lies the benefit of the *dashi*. The administration of the *dashi* association is entrusted to a man of good reputation, for example, a well-known trader or the head of a craft-guild. People who decide to form a *dashi* request such a man to undertake its organization. He will summon the first, and only, general meeting of the group, at which all the important points are settled, and afterwards arrange all matters on his own. People who learn from neighbours or friends that a certain *dashi* is being formed are, up to the date of the first subscription, free to join it; after that, while the *dashi* is running, no new members are accepted. The 'chairman' of the association, the *Etsu Dashi* (King of the *dashi*) as the Nupe call him, is responsible for the collection of the subscriptions and the regular paying out of the fund. He does not himself pay into it, nor does he receive any money payment for his trouble. He is recompensed by being allowed to borrow from the fund occasionally for himself and his own business provided that the general arrangement on which the group had agreed, and the duration of the *dashi*, are not altered. Sometimes he also receives gifts from members who desire an early share without being able to show serious reasons for this request. When money is needed, for example, for a funeral, in the case of illness, or for the payment of bride-price, no gifts or bribes are necessary to secure immediate consideration. *Dashi* chairmen who have the reputation of being good organizers are in great demand, and may be continuously engaged in organizing and supervising *dashi* associations, often several at the same time. Women are regarded as specially able organizers: one of the most successful *dashi* 'chairmen' I met in Bida was a woman; she was actually living in Doko, where she had lived since her marriage, but organized a *dashi* in Bida, sending her messenger, a young girl, every Friday into Bida to collect the subscriptions.

Although the benefits of the *dashi* embrace every variety of risk and expense, its practice is limited to the professions which depend on regular money earnings and money investments. It is practised by traders and brokers, both men and women, by certain groups of craftsmen, the wives of farmers, canoe-men (who are enabled to buy their canoes with the help of the *dashi*), labourers, and officials. The schoolboys in Bida Middle School have a little 'pocket-money' *dashi* of their own, the subscription being 1*d*., paid every Friday. The farmers, although familiar with the *dashi*, do not practise it, nor have they apparently ever done so. Clearly their stores of produce are regarded as sufficient reserve, and their labour organization as sufficient 'insurance'.

The number of members and the amount of the subscription vary widely. The sharp distinctions of social and economic stratification are visible also in the organization of the *dashi*. A well-to-do trader or nobleman would never join one of the petty *dashi* associations of small craftsmen or tradesmen in which the contribution is a few pennies. They would form a small *dashi* of their own, with a high subscription, even if they have to be content with five members only. During my stay

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in Nupe I found the following *dashi* associations in practice: *dashi* associations formed by women, the wives of farmers in Doko, Kacha, and one or two other villages, in which the weekly subscription was 3*d.*: they numbered between twelve and thirty members; a *dashi* among the Bida barbers, with the subscription of 4*d.* weekly, numbering ten members (I was told, incidentally, that formerly their *dashi* was organized on a much larger scale). Another *dashi*, numbering twenty-four members, was formed by N.A. scribes; here the subscription was high, in accordance with their salary, 10*s.* per month. The teachers of Bida Middle School also formed a *dashi*, numbering twelve members, with a subscription of 7*s.* 6*d.* per month. Eight members of this group had formed a *dashi* with a subscription of £1 per month the previous year. Several *dashi* associations have disappeared owing to the economic stress. The labourers at the Bida workshops had practised the *dashi* till five years ago, but had given it up when their wages were lowered. The beadworkers, who had also practised the *dashi* formerly, had abandoned it owing to the decline of their business. I received the same information among carpenters, blacksmiths, and butchers. The canoe-men in Jebba, finally, who used to organize their *dashi* at irregular times, had not had a *dashi* for several years.

Returning to the general discussion of 'insurance': as the large co-operative unit in agriculture and home industry is disappearing, and, with it, the 'insurance' which it provided, one may wonder whether this must not bring the other, individual, insurance arrangements more to the foreground. It is thus rather surprising that the practice of the *dashi*, far from increasing, is disappearing. The people, as we have heard, explain this as being due to the general economic decline. The beadworkers said that they had no money to spare, and the barbers and labourers did not think it worth their while to organize a *dashi* with a small subscription. Borrowing, on the other hand, especially the borrowing by husbands from their wives, is markedly on the increase. Disputes over debts of this kind are frequent in divorce proceedings in Bida. The examination of household budgets also reveals a considerable number of instances (five out of fifty) in which husbands borrowed money, chiefly for tax, from their more prosperous wives; and even in remote places, such as fishing villages on islands in the Niger, where the women are by no means the enterprising traders they are in Bida or larger villages, husbands borrowed up to 8*s.* and 9*s.* from their wives. That under a continued economic stress borrowing may spread and increase further, and eventually lead to the introduction of professional money-lending, is not improbable. Borrowing in Nupe, which has once already reached a peak (in pawning), might well, in a different form, grow again to such dimensions.

It is clearly a sign of the growing instability of the native economic system that the solid and comprehensive insurance against risks which is vested in the co-operative labour-unit is disappearing, and that its place is taken by the most restricted, most temporary, form of insurance —borrowing. Once again, we encounter social and economic repercussions of the dissolution of the large labour-unit. If previously we have seen that this development has adversely affected certain aspects of

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456 182 production, the present case demonstrates forcibly that it affects the very stability of the economic system of the country. We cannot claim to be able to describe exactly how the labour-unit was working under traditional conditions, and to state categorically that the scheme of insurance entailed in it operated without difficulty or friction. But on the evidence which we possess it is reasonable to assume that under certain conditions, with a smaller taxation, and protected from severe, incalculable, market fluctuations, the large co-operative group represented—or would represent—an eminently stable and successful labour-unit. The process of transformation cannot be halted. Where the large labour-unit still exists, it may, given the conditions just mentioned, be preserved; where it has disappeared, it cannot be revived. Our conclusions point to one solution only: to the creation of new institutions and labour organizations which can be made to fulfil, under existing conditions, those tasks which fell formerly to the labour organization that has disappeared—above all, the task of insurance. Such institutions can be found in co-operative organization, saving societies, co-operative marketing, and suchlike—organizations which in other parts of Africa have amply proved their efficiency.[1]

ECONOMIC RELATIONS AND THE GROUP

602 Throughout this discussion we have dealt with family and kinship group purely in their economic aspect. We have interpreted the mechanisms which maintain the working-unit and thus the co-operation in its human substratum, the family group, in terms of economic relations only. Against this treatment of the problem one might argue that it sees only one side of it, and that the kinship and family structure must be taken into account also as an entity *sui generis*, which, within the framework of economic relations, exercises its own specific influences. One might argue, in particular, that as the Nupe *efakó*-unit is based on the family, kinship ties and kinship sentiments as such supply the binding forces of the labour group—'maintain labour', in our terminology—and that the binding forces which we have recognized, namely, commonness of material interests and benefits accruing from co-operation, are in reality mutual kinship obligations.

The double nature of economic obligations in a productive unit which happens to be a kinship-unit at the same time cannot be denied. The influence of kinship factors can, in fact, be made evident by comparing the labour-unit based on kinship, with similar labour-units in which kinship plays no part. While, in the former, co-operation is achieved by mutual obligations such as payment of bride-price, and supply of clothing, food, and shelter, labour of the latter order must be recompensed in the form of money wages. The effectiveness of kinship

[1] It has been said that our intention should always be to graft these new co-operative organizations on to existing, indigenous, organizations. The scope and the possibilities of such a scheme must not be exaggerated. Although the tasks with which the new organization is to be charged may have formed part of the traditional system, the organization itself may have to be newly created, and may, in fact (as in our case), have to replace a failing indigenous organization, rendered inadequate by modern conditions.